IN THE CLAIMS:

1. (currently amended) A method for quoting reinsurance for a reinsurance company, comprising the steps of:

authorizing electronic requests from one or more customer users, the one or more customer users including users associated with insurance companies seeking a ~~quote~~ plurality of quotes from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies;

~~providing data to~~ receiving data at an application server from a first customer user of the one or more customer users for the ~~quote~~ plurality of quotes of reinsurance, wherein the data provided including data relating to [[a]] at least one specific insurance policy issued by a first insurance company;

automatically requesting whether the ~~customer users~~ first customer user providing data relating to the at least one specific insurance policy ~~desire~~ desires a profitability analysis for each of the reinsurance ~~policy~~ policies quoted for the at least one specific insurance policy, wherein the profitability analysis indicates for each of the reinsurance policies quoted whether the quoted reinsurance policy improves profitability of the first insurance company ~~associated with the specific insurance policy~~ by transferring risks defined by the first customer user and associated with the at least one specific insurance policy to the reinsurance company for an amount associated with the quote;

automatically retrieving data received at the application server from the first customer user for generating the plurality of quotes of reinsurance to generate the requested profitability analysis for each of the reinsurance policies quoted;

processing the data according to rules within a database networked with the application server, to generate the quote for the reinsurance for the at least one specific insurance policy; ~~and~~

electronically communicating ~~the quote~~ each of the plurality of quotes for the reinsurance to the ~~customer users~~ first customer user including each corresponding profitability analysis; and

2

<u>enabling the first customer user to select one of the plurality of quotes for reinsurance for</u> <u>improving profitability of the first insurance company including</u> electronically transmitting a reinsurance contract ~~to the one or more customer users associated with the specific insurance policy~~ <u>to the first customer user, the reinsurance contract corresponding to the selected quote</u>.

2. (currently amended) The method of claim 1, the step of authorizing comprising the step of qualifying the <u>one or more customer</u> users to a plurality of security levels providing differing levels of access to, and control of, the database.

3. (currently amended) The method of claim 1, the step of ~~providing~~ <u>receiving</u> data comprising the step of ~~inputting~~ <u>receiving</u> data through a web browser interface [[at]] <u>from</u> a computer networked with the application server.

4. (currently amended) The method of claim 1, the step of ~~providing~~ <u>receiving</u> data comprising ~~selecting~~ <u>receiving a selection of</u> an existing quote stored within the database through a web browser at a computer networked with the application server.

5. (currently amended) The method of claim 1, further comprising generating email to one or more internal users indicating generation of the quote, wherein the one or more internal users ~~including~~ <u>include</u> users associated with the reinsurance company.

6. (currently amended) The method of claim 5, the step of generating email comprising determining the internal users through an association stored in the database and linking the internal users to the <u>one or more</u> customer users.

7. (original) The method of claim 6, the step of generating email comprising generating batch email at an end of a day.

8. (currently amended) The method of claim 1, the step of electronically communicating comprising generating email to ~~at least one of~~ the <u>one or more</u> customer users.

9. (original) The method of claim 8, the step of generating email comprising sending one of text defining the quote or a hyperlink to the quote stored on the database.

10. (currently amended) The method of claim 1, further comprising the steps of accepting inputs from ~~one of the customer users~~ the first customer user indicating acceptance of the quote and immediately generating email to one or more internal users indicating that the ~~one~~ first customer user desires to execute an reinsurance contract based upon the quote.

11. (original) The method of claim 1, further comprising setting a time delay between processing the data to generate the quote and electronically communicating the quote to the user.

12. (currently amended) The method of claim 1, the step of electronically communicating comprising downloading a spreadsheet to a computer associated with the ~~one or more customer users~~ first customer user.

13. (original) The method of claim 1, further comprising the step of appending text to the quote by downloading the text to the database prior to the step of processing the data.

14. (currently amended) The method of claim 1, further comprising the step of analyzing profitability of the data provided to the application server, the step of electronically communicating comprising the step of communicating profitability of the quote to the ~~customer users~~ first customer user.

15. (original) The method of claim 14, further comprising the step of communicating messages between the application server and a profitability engine to facilitate communications between the application server and profitability software of the profitability engine.

16. (currently amended) A system for quoting reinsurance for a reinsurance company, said system comprising:

a web server for receiving electronic requests for reinsurance quotations and for authenticating users generating the requests;

an application server connected with the web server for formulating the quotation based upon the requests; and

a database connected with the application server for storing the quotation and other data used in generating the quotation, wherein said system is further configured to:

receive electronic requests for a plurality of reinsurance quotations from customer users, the customer users including users associated with insurance companies seeking a ~~quote~~ plurality of quotes from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies;

receive data from a first customer user of the customer users for the ~~quote~~ plurality of quotes of reinsurance, wherein the data provided ~~including~~ includes data relating to [[a]] at least one specific insurance policy issued by a first insurance company;

request whether the ~~customer users~~ first customer user providing data relating to the at least one specific insurance policy ~~desire~~ desires a profitability analysis for each of the reinsurance ~~policy~~ policies quoted for the at least one specific insurance policy, wherein the profitability analysis indicates for each of the reinsurance policies quoted whether the quoted reinsurance policy improves profitability of the first insurance company ~~associated with the specific insurance policy~~ by transferring risks defined by the first customer user and associated with the at least one specific insurance policy to the reinsurance company for an amount associated with the quote;

retrieve data received from the first customer user for generating the plurality of quotes of reinsurance to generate the requested profitability analysis for each of the reinsurance policies quoted;

process the received data according to rules within the database to generate the quote for the reinsurance for the at least one specific insurance policy; ~~and~~

electronically communicate ~~the quote~~ each of the plurality of quotes for the reinsurance to the ~~customer users~~ first customer user including each corresponding profitability analysis; and

prompt the first customer user to select one of the plurality of quotes for reinsurance for improving profitability of the first insurance company including electronically transmitting a reinsurance contract ~~to the customer users associated with the insurance company for the specific insurance policy~~ to the first customer user, the reinsurance contract corresponding to the selected quote.

17. (original) The system of claim 16, the electronic requests comprising a selection to a preexisting quote within the database.

18. (original) The system of claim 16, the application server having means for inserting, deleting and updating records within the database.

19. (original) The system of claim 16, the web server comprising a plug in for comparing authorization data associated with the electronic requests with data stored in a policy server and database.

20. (original) The system of claim 16, further comprising a profitability analysis engine for analyzing profitability of the quotation.

21. (original) The system of claim 20, further comprising an interface architecture for communicating between the application server and the profitability analysis engine, through a pair of messaging subsystems.

22. (original) The system of claim 16, further comprising means for generating email to the users, the email comprising the reinsurance quotation.

23. (original) The system of claim 16, further comprising means for generating email to one or more internal users in response to generation of a reinsurance quotation.

24. (currently amended) A software product comprising instructions, stored on computer-readable media, wherein the instructions, when executed by a computer, perform steps for quoting reinsurance for a reinsurance company, comprising the steps of:

authorizing electronic requests from one or more customer users, the one or more customer users including users associated with insurance companies seeking a ~~quote~~ plurality of quotes from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies;

receiving data at an application server from a first customer user of the one or more customer users for the ~~quote~~ plurality of quotes of reinsurance, wherein the data provided

including data relating to [[a]] <u>at least one</u> specific insurance policy <u>issued by a first insurance</u> <u>company</u>;

automatically requesting whether the <s>customer users</s> <u>first customer user</u> providing data relating to the <u>at least one</u> specific insurance policy <s>desire</s> <u>desires</u> a profitability analysis for <u>each</u> <u>of</u> the reinsurance <s>policy</s> <u>policies</u> quoted for the <u>at least one</u> specific insurance policy, wherein the profitability analysis indicates <u>for each of the reinsurance policies quoted</u> whether the quoted reinsurance policy improves profitability of the <u>first</u> insurance company <s>associated with the</s> <s>specific insurance policy</s> by transferring risks <u>defined by the first customer user and</u> associated with the <u>at least one</u> specific insurance policy to the reinsurance company for an amount associated with the quote;

<u>retrieving data received from the first customer user for generating the plurality of quotes</u> <u>of reinsurance to generate the requested profitability analysis for each of the reinsurance policies</u> <u>quoted</u>;

processing the data according to rules within a database to generate the quote for the reinsurance for the <u>at least one</u> specific insurance policy; <s>and</s>

electronically communicating <s>the quote</s> <u>each of the plurality of quotes</u> for the reinsurance to the <s>customer users</s> <u>first customer user</u> including <u>each corresponding profitability analysis; and</u>

<u>prompting the first customer user to select one of the plurality of quotes for reinsurance</u> <u>for improving profitability of the first insurance company including</u> electronically transmitting a reinsurance contract <s>to the one or more customer users associated with the specific insurance</s> <s>policy</s> <u>to the first customer user, the reinsurance contract corresponding to the selected quote</u>.

25. (currently amended) The software product of claim 24, the step of authorizing comprising the step of qualifying the <u>one or more customer</u> users to a plurality of security levels providing differing levels of access to, and control of, the database.

26. (currently amended) The software product of claim 24, the step of receiving data comprising <s>selecting</s> <u>receiving a selection of</u> an existing quote stored within the database through a web browser at a computer networked with the application server.

27. (original) The software product of claim 24, further comprising generating email to one or more internal users indicating generation of the quote.

28. (currently amended) The software product of claim 27, the step of generating email comprising determining the internal users through an association stored in the database and linking the internal users to the <u>one or more</u> customer users.

29. (original) The software product of claim 28, the step of generating email comprising generating batch email at an end of a day.

30. (currently amended) The software product of claim 24, the step of electronically communicating comprising generating email to at least one of the <u>one or more</u> customer users.

31. (original) The software product of claim 30, the step of generating email comprising sending one of text defining the quote or a hyperlink to the quote stored on the database.

32. (currently amended) The software product of claim 24, further comprising the steps of accepting inputs from ~~one of the customer users~~ <u>the first customer user</u> indicating acceptance of the quote and immediately generating email to one or more internal users indicating that the ~~one~~ <u>first</u> customer user desires to execute an reinsurance contract based upon the quote.

33. (original) The software product of claim 24, further comprising delaying communication of the quote by a preset time period.

34. (currently amended) The software product of claim 24, the step of electronically communicating comprising downloading a spreadsheet to a computer associated with the ~~one or more customer users~~ <u>first customer user</u>.

35. (original) The software product of claim 24, further comprising the step of appending text to the quote by downloading the text to the database prior to the step of processing the data.

36. (currently amended) The software product of claim 24, further comprising the step of analyzing profitability of the data provided to the application server, the step of electronically

communicating comprising the step of communicating profitability of the quote to the ~~customer users~~ first customer user.

37. (original) The software product of claim 36, further comprising the step of communicating messages between the application sewer and a profitability engine to facilitate communications between the application sewer and profitability software of the profitability engine.